

Fill in this information to identify the case:

Debtor 1 Kostyantyn Bugarenko

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 19-11270

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: KeyBank N.A.Court claim no. (if known): n/a

Last 4 digits of any number you use to  
identify the debtor's account:

6 9 1 9

Date of payment change:

Must be at least 21 days after date  
of this notice03/17/2023

New total payment:

\$ 665.91

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Prime Rate Change

Current interest rate: 7.45%New interest rate: 7.70%Current principal and interest payment: \$ 659.15New principal and interest payment: \$ 665.91**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Kostyantyn Bugarenko  
First Name Middle Name Last Name

Case number (if known) 19-11270

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Reilly Fiske

Signature

Date 02/24/2023

Print: Reilly Fiske  
First Name Middle Name Last Name

Title Senior Specialist

Company KeyBank N.A.

Address 4910 Tiedeman Road  
Number Street

Brooklyn OH 44144  
City State ZIP Code

Contact phone 866-325-9723

Email bk\_specialists@keybank.com

History of Rate Change (KRCH)

6919

RATE CHANGE HISTORY02/24/23 11:00:53

K BUGARENK1ST PMT 07/17/17 INV 210/005 TYPE CONV. RES CNS MAN B

CUR PMT 02/17/23 PE 55337.60 IR 07.45000 GRP

PLAN: KEOP CONT TYPE: VAR/OPEN NEXT CONT: 05/19/32 REM TERM 292 STATUS: A

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SG: 01 OF 01 DATE RANGE: \_\_/\_\_/\_\_ TO \_\_/\_\_/\_\_ LIST:

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HISTORY OF RATE CHANGE \*-----

BILL DT	EFF DT	IR	IDX CDE	IDX VAL	SOURCE
11/23/22	11/03/22	6.95000	PRMD	7.00000	INDEX
12/23/22	12/15/22	7.45000	PRMD	7.50000	INDEX
02/23/23	02/02/23	7.70000	PRMD	7.75000	INDEX

-----PF20: PF KEYS--

UNITED STATES BANKRUPTCY COURT  
Eastern District of Pennsylvania (Philadelphia)

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In Re: Kostyantyn Bugarenko

Case No. 19-11270

Chapter 13

Debtor(s).

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**CERTIFICATE OF SERVICE**

I hereby certify that on February 24, 2023, I electronically filed a Notice of Mortgage Payment Change with the Clerk of the Bankruptcy Court using the CM/ECF system which sent electronic notification of such filing to the following:

Debtor(s) Attorney  
TOVA WEISS

Trustee  
SCOTT F. WATERMAN

And, I hereby certify that I have mailed via the United States Postal Service the Notice of Mortgage Payment Change to the following non CM/ECF participants:

Debtor

Kostyantyn Bugarenko  
60 Princeton Road  
Huntingdon Valley, PA 19006

/s/Reilly Fiske  
Bankruptcy Specialist  
KeyBank N.A.